

We were duped, Kawal captain tells probers

By Ronan Pope and Ray Calabro

PHILIPPINE DAILY INQUIRER

- WHAT'S INSIDE
- State burial, 9-day mourning for Day
 - 7 sentenced to die for 1994 kidnapping
 - Economy grows by 4.5% in 2003



Capt. Phelmer Becerra poses to be interviewed in PDA photos; Capt. Sabino Navarro, one of a retired police general; Capt. Philip Fernandez in a meeting; and Capt. Phelmer Becerra assigned to G-4 Military Group.

Copa implicated in plot

Saycon: I only helped officers air their gripes

By Ronan Pope, Christine K. Espinosa and F. Demos

AN OFFICIAL of a group critical of the administration and an association of retired officers supporting presidential candidate Ricardo Pua Jr. were implicated yesterday in an alleged denouement plot.

Butter "Say" Saycon and at least four other officers affiliated with the Council on Philippine Affairs (CPA) are being investigated, according to the police. Saycon, CPA's secretary general, was said to have played a key role in the denouement of "Kawal" officers. "Kawal" is a group of junior officers, to be precise, and senior President Marcos. At the denouement, the officers were said to have been told to "leave the government of the Philippines to the hands of the people," said the police. The police also said that the officers were told to "leave the government of the Philippines to the hands of the people," said the police. The police also said that the officers were told to "leave the government of the Philippines to the hands of the people," said the police.

Peso plunges to 56.01 to dollar

By Christine K. Espinosa

REPORTERS of a new denouement plot against the Marcos administration, coupled with news by the US Federal Reserve, yesterday pulled the peso down to a low of 56.01 to the dollar.

Traders, however, and market analysts by the Manila Standard, said that the peso's decline was due to the US Federal Reserve's decision to raise its interest rate to 5.5% from 5.25%.

The peso's decline was also due to the US Federal Reserve's decision to raise its interest rate to 5.5% from 5.25%.

Obscure group of young officers grabs limelight

By Ronan Pope and Christine K. Espinosa

THEY were unknown at the time, but now have the number of a full-time business and were once captured of the national news.

gained no prize from TV Wednesday night, the group was shown in a "Kawal" group.



THE GLAM FPJ fans his son while reporters ask him about the wedding party during the 1996 election.

Reporters get glimpse of 'Da King's' temper

By Christine K. Espinosa and Lisa D. Espinosa

REPORTERS got a glimpse of what the Manila Standard's 'Da King' is like when he cut off their questions with a physical look and a voice that is much louder than his.

FPJ is not invincible, says Pulse Asia official

By Michael Lee Hsu

ALL WE were on FPJ's behalf.

The Manila Standard's 'Da King' is not invincible, says Pulse Asia official.

BOY! PA LUMBAH NA LANG SA GLORIA!

This is one Poe who's pro-Gloria

By Norman Borborada

THE POE who is pro-Gloria, former chief of the Manila Standard, is now a pro-Gloria.

Trade, anti-drug fight top agenda for Lat Am-East Asia forum

MANILA—American countries yesterday called on East Asia to pressure manufacturers to combine drug testing and create the standard Delta round of 2004 trade negotiations under the World Trade Organization. Senior officials from Latin America and East Asia began three days of talks in Manila yesterday under the banner for East Asia-Latin America Economic Partnership (EPAEC) of 32 countries from the two separate bordering the Pacific Ocean.

Columbian Foreign Minister—Garcia Riera said countries should increase efforts to begin on discussing the importance of joining forces with the countries across the Pacific Ocean against international terrorism.

Riera told a news conference Colombia had learned economic and political progress could only come with improved security after its experience in the 1990s when armed groups engaged in cocaine and heroin trade hindering economic and social development.

"If you don't have security you don't have economic growth," he said.

The three-day EPAEC forum, which is being hosted by the Philippines, is aimed at discussing foreign direct investment, cultural and possibly political ties between the two regions. It was an open line but right with dinner in Manila setting.

Although the forum is scheduled to discuss drug trafficking, anti-drug cooperation would not be the topic. Colombia is co-chair of the forum with the Philippines.

Riera said in the past, the two regions were "two different worlds," regarding economic with the Latin Americans producing income while the Asians produced goods.

But Riera said the changes were becoming, by interest with human rights, growing understanding in Colombia while domestic drugs, like heroin, were spread across the world.

He called for greater cooperation in fighting drug trafficking, mentioning the potential chemicals in producing these drugs and ending money laundering from drug transactions.

Philippine ambassador George Reyes, spokesperson of the forum, said drug trafficking and international terrorism had been discussed in the initial session of the senior officials from the 32 participating but said they did not discuss specifics.

Reyes said the summit would bring attention to areas where they meet today.

Meanwhile, Reyes said the Latin American group of the forum is much more open to trade relations as he came out with a stronger statement on the consumption of the Delta round of the WTO talks.

The senior officials were agreed to the idea of setting a stronger call for the expansion of the Delta round, which called after developing countries sought the abolition of agricultural subsidies in developed countries.

JBC nominates 5 for SC vacancy

By Jerome Anig

JUSTICE Minister Chito Ilagan, Secretary of the Philippine Judicial Bar Association (PJBA), today announced the five nominees for the five vacancies in the Supreme Court.

The list was forwarded to the Judicial and Bar Council (JBC) for its consideration. The nominees are: Justice Antonio T. Carpio, Justice Antonio M. Legaspi, Justice Antonio M. Legaspi, Justice Antonio M. Legaspi, and Justice Antonio M. Legaspi.

The list was forwarded to the Judicial and Bar Council (JBC) for its consideration. The nominees are: Justice Antonio T. Carpio, Justice Antonio M. Legaspi, Justice Antonio M. Legaspi, Justice Antonio M. Legaspi, and Justice Antonio M. Legaspi.

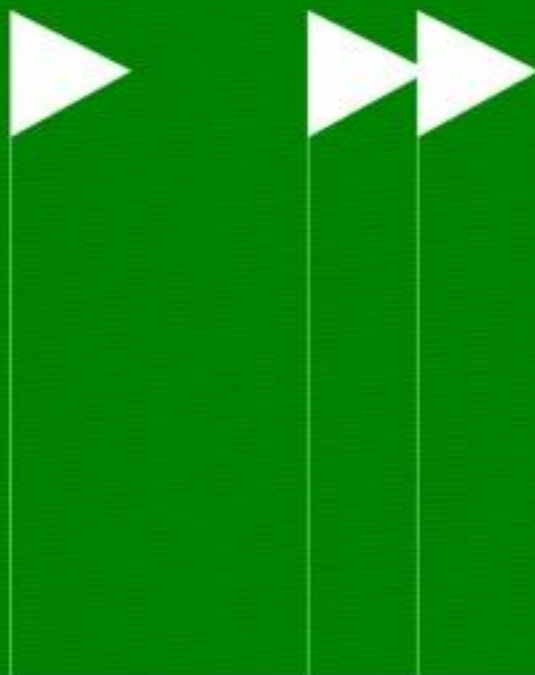
Justice Minister Chito Ilagan, Secretary of the Philippine Judicial Bar Association (PJBA), today announced the five nominees for the five vacancies in the Supreme Court.

The President's choice would be two regular appointees to the 11-member Supreme Court. The five nominees from 17 applicants, including other CA and Sandiganbayan justices, government officials, a private practitioner and newspaper columnist and a university law school dean.

Under the Constitution, the JBC has the principal function of recommending appointments to the judiciary. The members of the high court and lower court judges are appointed by the President from lists prepared by the JBC. Such appointments need no confirmation.

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JANUARY 26, 2003

Bro. Eddie gets party recognition

WAGNER Opposes the campaign machine
The campaign machine
of religious and
political candidate
Bro. Eddie Wagner,
was awarded post-
script recognition
by the Commission on
Electoral Disputes
and Contests (CEC)
last week. The CEC
has ruled that Bro. Eddie
Wagner is a political
candidate and not a
religious leader.

The commission of
disputes and contests
has ruled that Bro. Eddie
Wagner is a political
candidate and not a
religious leader. The
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and contests has ruled
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British council raises concern over SC meddling in energy sector

THE BRITISH Chamber of Commerce (BCC) has expressed concern over what it perceives as meddling by the Philippine government in the energy sector.

"Regulatory authorities clearly have a responsibility to ensure, using the high court's decision as a guide, that the energy sector is not manipulated by the government," the BCC said in a press statement.

The statement came in response to a recent decision of the Supreme Court in the case of the Philippine Electric Company (PECO) vs. the Philippine Electric Company (PECO) vs. the Philippine Electric Company (PECO).

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Enrile wants Napocor privatization postponed

SENATOR Juan Ponce Enrile yesterday called for the postponement of the privatization of National Power Corporation (Napocor) until after the 2004 elections.

Enrile said the Napocor privatization process is a huge step toward the development of the country's energy sector, but he wants the process to be completed before the 2004 elections.

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SPORTS

Safin upends Agassi in 5 sets, gains final

Safin secures a shock win against Agassi during their night tennis match.

MELBOURNE—Russian giant Marat Safin shattered Andre Agassi's dream of a fifth Australian Open title on Thursday, upsetting the American, 7-6, 7-6, 5-7, 6-6, 6-3, to reach his second final at Melbourne Park.

Agassi, who had won 20 straight matches at Melbourne Park in an on-again-off-again rivalry with Safin, was left shaking his head in disbelief after the match.

Safin had beaten him twice in the semifinals, including his last match on Monday with a powerful serve that forced Agassi to retire.

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Bernis protects 2-shot margin

By Marissa Castillo, Contributor

CLEVELAND—Gregory Ainslie's second shot was the key to his 71-point victory last night in the final round of the 2003 US Open. Ainslie's second shot was the key to his 71-point victory last night in the final round of the 2003 US Open.

The former driving range helper at the 1996 US Open, Ainslie's victory was the key to his 71-point victory last night in the final round of the 2003 US Open.

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 (pdi.com.ph/04-06)

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WELCOAT players' debut against former champion... (text continues)

Armed with balance, Ginebra aims high

A 200-150-200 average Pambols... (text continues)

pull out the winners, the past... (text continues)

is the last game opening the PBA... (text continues)

also named Andy Enigma and... (text continues)

Welcoat rips Fashion in opener

By Mark Anthony Reyes

WELCOAT Fashion exploded in superior firepower to overwhelm... (text continues)

Everybody... (text continues)

Welcoat began to keep... (text continues)

Welcoat began to keep... (text continues)

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Welcoat began to keep... (text continues)



RICH Alvarez... (text continues)

RP bowling coach hits back at PSC

By Mark Anthony Reyes

ACCUSED of violating the... (text continues)

At the same time, Philippine... (text continues)

According to the complaint... (text continues)

According to the complaint... (text continues)

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Nobody's safe anymore

By Mark Anthony Reyes

IN THIS era, if you have... (text continues)

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SPECTATOR... (text continues)

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TODAY'S



BREAK

Fast wash, colors flash!

- KMC... (text continues)

KMC ATV 100 ALL TERRAIN VEHICLE advertisement with image of the vehicle.

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Assistant Editor Tony Bagonia

Village won't let go of hope for fishermen

By **Gia Damaso-Dumio**
PDI Northern Luzon Bureau

SAN FERNANDO CITY—The municipal council of Bangar has declared eight villages under a state of calamity on Monday after about 140 fishermen from these areas, aboard some 80 bancas, were hit by a gale Friday night.

Eleven of them are still missing while many lost their boats, said council secretary Anacleto Yake.

The resolution recommended the withdrawal of P200,000 from the town's calamity funds for rehabilitation and assistance purposes.

According to the fishermen, a motorized banca could cost up to P60,000, depending on the type of motor used, while a fishing net costs about P30,000.

In his visit to Bangar on Wednesday, Gov. Victor Ortega assured the affected fishermen's families of financial and livelihood rehabilitation assistance from the provincial government.

Officials of the La Union provincial disaster coordinating council said some rescue vessels continue to scout the coastline of Ilocos and Pangasinan in search of missing fishermen.

"The search, rescue, and recovery operation will go on until bodies are found and those declared missing are accounted for," said Francisco Emmanuel Ortega III, PDCC action officer.

Ortega recalled that a fisherman

from San Fernando City was lost at sea some years ago. He said the fisherman was picked up by a passing Japanese vessel in the South China Sea, taken to Japan and later returned to his hometown with the assistance of Japanese and Philippine officials.

"Anything is possible," he said.

The search continues six days after a freak weather phenomenon occurred over the South China Sea, leaving six persons dead and 18 still missing—11 from Bangar, one from Basing and six from Luna, all in La Union.

Senior Supt. Ramez Diciano, La Union police director, said the latest known fatality was Dionisio Rivera of Bangar town. His body was plucked from the sea by fishermen from Sta. Cruz, Ilocos Sur, and was brought to Bangar on Tuesday night.

Diciano said the search and recovery vessels include a research ship and a 30-foot patrol boat from the Bureau of Fisheries and Aquatic Resources, other sea craft from the Philippine Maritime Authority, the Philippine Coast Guard and the Philippine Na-

tional Police, and boats of Bantay Dagat volunteers and fishermen.

"The MV DA-BRAH reported having seen plenty of debris from wrecked boats in the South China Sea," said Rosario Gasulan, SPAR assistant regional director.

Gasulan said the research ship, with Coast Guard and SPAR divers on board, scoured Pangasinan on its way to San Fernando from the South Harbor in Manila on Tuesday and proceeded to survey the Ilocos coastline on Wednesday.

But officials of the naval command at Poro Point in San Fernando City confirmed that they have recalled their PS-35 and DP-340 patrol ships and islander airplane on Tuesday afternoon, after failing to find more bodies or survivors in the South China Sea.

In Zamboales, two fishermen from Barangay San Agustin in the town were reported missing last week, according to Vice Gov. Ramon Lachain II.

Lachain has already sought the help of the local Coast Guard detachment and fishermen to find Jaime Alar, 36, and Retch Hasmillo, 45.

Families of the missing fishermen feared that huge waves and strong winds swept their boat across the South China Sea. With reports from **Leandro Balbin Jr.**, PDI Northern Luzon Bureau, and **Allan Macabana**, PDI Central Luzon Desk

NDF leader says taxes 'for the people'

By **Joey A. Gabieta**
PDI Visayas Bureau

TACLOBAN CITY—A top official of the National Democratic Front in Eastern Visayas defended the collection from candidates of permit to campaign (PTC) fees saying that they are "doing it for the people."

Victor de la Cruz, spokesperson of the NDF-Eastern Visayas, in an e-mail to the Inquirer, said that as a "revolu-

tionary government," they have the right to exact taxation.

"We are doing this for the people—these taxes unlike the bourgeois-reactionary taxation of the government of the Republic of the Philippines headed by Mrs. Arroyo, we in the liberation movement see to it that the money is transformed into projects," added De la Cruz, who carries the alias Ka Victor del Fuego.

According to him, the money they

earn from candidates were being used for projects that "uplift the living conditions of the people in the countryside; support the education campaigns to battle illiteracy and other capability-building measures of the movement," including "projects that would put to an advantage the revolutionary people's army."

The government earlier called the collection of fees as a form of extortion.

De la Cruz described this label as "ridiculous and should be ignored."

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Tel. No.: _____

Address: _____

Age: _____

Fax No.: _____

Email: _____

Mobile: _____

Reporters get glimpse of FPJ temper

From page 1
and that he did not know such an effect was possible. "These days, if you're not doing a business program, you're not doing a business program," he said. "I don't know how to do it. I don't know how to do it."

'Chain reaction'
Asked if he thought the Magsalud administration was playing this up as a model from the opposition, he said a "chain reaction" could come with a change in the value of the dollar in the market.
"If Magsalud long to do that, he can do it," he said. "If he can do it, he can do it."

In the question of what he thought the government should do to stabilize the peso, he said a "chain reaction" could come with a change in the value of the dollar in the market.
"If Magsalud long to do that, he can do it," he said. "If he can do it, he can do it."

And he pointed out the death penalty given that the Supreme Court passed a 26-day stay in



HAPPY MEET Gov. Leticia Lagarda (center) met the reporters while Fernando Poe Jr. and Vice President Noli de la Rosa (left) were present.

the Supreme Court after scheduled today of two. Lagarda was seen by the media as the only woman in the cabinet who was not a member of the administration.
"I'm not a member of the administration," she said. "I'm not a member of the administration."

One more question
It was at this point that Lagarda said she had been asked by the media if she was a member of the administration.
"I'm not a member of the administration," she said. "I'm not a member of the administration."

And he pointed out the death penalty given that the Supreme Court passed a 26-day stay in

for "misconduct" leaders.
"I'm not a member of the administration," she said. "I'm not a member of the administration."

Magkita
As the party for Lagarda, who arrived at the Malacañan Palace to meet with the president, was held in a

program, focusing reporters and the public.
"I'm not a member of the administration," she said. "I'm not a member of the administration."

the report and the opposition candidates and this morning the Malacañan Palace is a busy place.
"I'm not a member of the administration," she said. "I'm not a member of the administration."

Based on the survey results, the country's top businessmen believe that the best president should immediately address the following issues: peace and

GMA tops MBC poll; Roco 2nd; FPJ gets zero

ALMOST half of the members of the National Business Club (NBC) ranked President Macapagal Arroyo as the "best" and most "sincere" among presidential candidates, according to a survey released by Makabansa Publishing.

The NBC survey, which was conducted this month, showed the President getting the nod of 47.4 percent of the respondents, followed by former Sen. Rodolfo B. Duterte with 29.3 percent.

Sen. Raula Duterte was chosen by 4.9 percent of the respondents. Another 4.9 percent picked other personalities. Six percent of the respondents did not choose any of the presidential candidates.

The report and the opposition candidates and this morning the Malacañan Palace is a busy place.
"I'm not a member of the administration," she said. "I'm not a member of the administration."

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And he pointed out the death penalty given that the Supreme Court passed a 26-day stay in



PRESIDENT Macapagal is celebrated on January 18 by Republic Day, President and executive officers of the Makabansa Publishing Institute of Technology, during the school's graduation rites.

This is one Poe ...

Macapagal's direct organization, the Makabansa Publishing Institute, is reportedly backing Rodolfo B. Duterte for president. Although there has been no formal announcement, the group's leaders claim there is a "strong" support for Duterte during the campaign for the Philippine in Manila and the US.

Height of hypocrisy
It was the "height of hypocrisy" for Poe to proclaim that his latest report was working for the nation of Filipinos, while at the same time, he was reportedly backing Duterte for president.

Photo ops
According to Makabansa Publishing, Duterte is reportedly backing Rodolfo B. Duterte for president. Although there has been no formal announcement, the group's leaders claim there is a "strong" support for Duterte during the campaign for the Philippine in Manila and the US.

Renewed
"I think there's been a renewed interest in Duterte for president. I think there's been a renewed interest in Duterte for president."

And he pointed out the death penalty given that the Supreme Court passed a 26-day stay in



REPORTERS get a glimpse of President Gloria Macapagal Arroyo and Vice President Noli de la Rosa as they meet with the media.

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FPJ is not ...

people who don't believe in the democratic process and the possibility that the survey on

the political system is a necessary condition for the country to be a democracy. "I think we are not a democracy, but we are not a democracy."

Speak out
He said Poe's apparent taking in surveys had already reached its peak, and predicted that he would go down as a failed candidate.

Because the was not speaking out and he was not a member of the administration, he was not a member of the administration.

Renewed
"I think there's been a renewed interest in Duterte for president. I think there's been a renewed interest in Duterte for president."

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And he pointed out the death penalty given that the Supreme Court passed a 26-day stay in



AFTER running for president, Rep. Philip Amador is questioned by the Philippine Army headquarters in Fort Bonifacio.

Economy grew by 4.5% in 2003

By Charles E. Overland

THE ECONOMY grew by 4.5 percent in 2005, slightly better than the previous year's 4.4 percent, as robust consumer demand helped the economy through a series of adverse economic and political developments.

Scandinavian Planning Inventory
Scandinavian Societies and great economic growth (19.8%) this year should pick up further to 4.5-5.2 percent despite political uncertainty about the May presidential elections. Such military restrictions will be a relief of all other things.

The Nacional Financiera Council, nation's largest lender, said GDP rose 4.1 percent for the three months to December, as well as for the whole of 2003, versus the monthly fall because as the 11 kilos dropped, the SAT's coffers, the big one, the Chained Ministry and other public firms.

Gross national product (GNP), which takes into account foreign workers including residents by a large Filipino overseas work force, grew 5.5 percent from

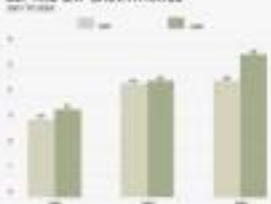
that the government's forecast range of a 5.5-4 percent

The growth in GNP—seen as the single most important economic indicator as it measures the amount of goods and services produced in the economy during a given period—exceeded the government's minimum target of 4.2 percent for the full year.

"The numbers show that the economy continues to keep its internal dynamism going, despite the many adverse global and domestic economic and political developments that followed the economy in 2001," Neri said in a press briefing yesterday.

Seri said the authors study can help the country from the harmful consequences of mass prison overcrowding, credit rating agencies

GDP AND GNP GROWTH RATES



and multilateral agencies which had reported growth in volume of the government's output.

The institute notes that the biggest contribution to the economic growth last year, according to its figures, came from the services sector, which accounted for 54 per cent of the growth, while the agriculture, forestry

total lifting as well as industry proposed to 10 percent and 3) persons, respectively.

Excessively adjusted GEM treated a quarter on quarter growth of 1.5 percent which, according to NCB, does not grow

High court ruling on mining worries investors

By Jerome A. Kling
and Christine A. Scharf

HECAG 7.5, the Supreme Court previously declared unconstitutional and void several provisions of the 1942 Labor Philippine Mining Act of 1935) as well as implementing rules and regulations that allow the creation of air-side contracts with foreign-owned corporations for the exploration, development, exploitation and use of the country's finite natural resources.

The document outlined and revised the 1995 financial and technical assistance agreement (TAA) between the government and NOK. (Chatham House, 2000)

The high court held that the FIMat, with WMPF, was a *corpus separatum* because it allowed the British manager and operator every aspect of the mining activity, in effect "gutting" WMPF's beneficial ownership over mineral rights.

The justice noted that the phrase "management or other form of assistance" in the 1973 Charter was defined in the previous constitution, allowing only "technical or financial assistance." It added that foreign aid and operation of fishing vessels by foreign companies was precisely that sort of aid that the drafters of the 1960 Constitution

Globe posts 50% jump in '03 profit to P10.3B

By Abigail L. Ho

AYALA-LED Globe Telecom Inc. posted a 50-percent jump in net income in 2003 to P10.3 billion from P6.9 billion the previous year.

Service revenues, which included earnings derived from voice calls, short messaging service (SMS) and

multimedia messaging service (MMS), grew 20 percent to P47.5 billion.

As of end-2003, the cellular service provider already had 8.9 million subscribers, 2.3 million subscribers more than in end-2002.

Despite projections of a slowdown in the cellular service market, the 2.3 million subscribers that Globe was able to add to its subscriber base in 2003 was 15 percent higher than the 2 million added the year before.

"2003 proved to be another banner year for Globe. Now we welcome 2004 with all the challenges it brings. Given the developments of the past year, we think that the wireless market will continue to present many opportunities which may push penetration rate to 33 percent over the next 12-18 months. We believe we are well prepared to participate in that growth," Globe president and chief executive Gerardo Ablaza Jr. said in a statement yesterday.

terday.

Capital expenditures (capex) used in 2003 amounted to P15.8 billion, representing 33 percent of the company's service revenues.

For this year, the company earmarked about \$350 million for capex, with \$250 million allotted for new projects and the remaining \$90 million for carryover programs from 2003.

In light of Globe's strong performance in 2003, the company's board of directors approved a dividend payout worth P18 per common share payable on Mar. 15 to all shareholders on record as of Feb. 18.

This would only be Globe's first semi-annual dividend, following the forging of a new policy to declare cash dividends to common shareholders on a regular basis.

"Given improvements in net income and cash flows of Globe's operations over the last few years, the board of directors has set a dividend payout rate of approximately 50 percent of prior year's net income payable semi-annually in March and September of each year. This will be reviewed annually," the statement said.

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Date: Feb. 18-20, 2004 Time: 8:30 am - 5:30 pm Fee: P8,500.00

- Be familiar with the nature and scope of financial management;
- Learn to analyze basic financial statements through the computation of ratios;
- Obtain an overview of working capital management and the capital budgeting process;
- Attain greater understanding of funds flow statements; and
- Gain confidence in financial planning i.e., in the preparation of projected financial statements.

EXECUTIVE LEVEL LEADERSHIP:

Becoming an Executive Leader

Date: Feb. 23-24, 2004 Time: 8:30 am - 5:00 pm Fee: P8,500.00

- Identify the primary forces that influence and impact executive level leaders;
- Apply personal and organizational focus in a team meeting where goals are established;
- Use specific methods to help you identify your goals; and
- Sequence the steps to take when translating a vision into action.

PROJECT MANAGEMENT

Seminar/Workshop

Date: March 3-5, 2004 Time: 8:30 am - 5:00 pm Fee: P10,500.00

- Define project and program;
- Describe the differences between project and functional management;
- Apply financial techniques in comparing and selecting projects;
- Describe the elements of a statement of work (SOW);
- Develop a Work Breakdown Structure (WBS) and schedules using the Gantt Chart. Control project budgets and schedules using Earned Value concepts and formulas.

BRAND MANAGEMENT:

Your Next Competitive Advantage

Date: March 18-19, 2004 Time: 8:30 am - 5:00 pm Fee: P8,500.00

- Improve the confidence level of your marketing staff;
- Strengthen the understanding of why brands succeed and why brands fail;
- Provide alternatives to handling successful and unsuccessful brands;
- Improve advertising creativity.

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Table with 5 columns: Ticker, Price, Change, Volume, and Bid. Includes various stock listings such as PLDT, Aboitiz, and others.

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GOVERNMENT SERVICE INSURANCE SYSTEM
Financial Center, Pasay City, Metro Manila 1308

THE GSIS SCHOLARSHIP PROGRAM

The Government Service Insurance System (GSIS) is now accepting applications from qualified incoming college students for the **GSIS College Scholarship Program for SY 2004-2005**.

To qualify for the program, applicants must be a direct and legitimate children of active GSIS members and must have a general average or 85% of its equivalent. They also need to submit to the GSIS Main Office or to the nearest GSIS Branch or District Office the following requirements:

- > 2 pcs. of passport size picture with signature at the back
- > Certified copy of Birth Certificate
- > Certified copy of 4th yr. (3rd Grading) High School Report Card
- > Certified copy of their Parent's GSIS policy contract and
- > Parent's Certificate of Employment

Qualifiers who meet the GSIS Criteria for Selection shall take the **GSIS Competitive Examination** to be administered by the Center for Educational Measurement.

Those who will be selected as GSIS scholarship grantees shall be required to enroll only in any of the 4 or 5-yr. **GSIS Priority Courses**: Accountancy, Actuarial Science, Business Administration, Computer Science and related IT courses, Economics, Engineering major in Computer, Civil, Electrical & Electronics, Electronics & Communications, Industrial, Management and Mechanical only, Finance, Management, Marketing, Mass Communications, Mathematics and Statistics.

Deadline of application is on 2 April 2004.

For more details, please visit the **GSIS Main Office** or your nearest **GSIS Branch/District Office** or contact Emma, Nelda, Meljune and Marissa of the **GSIS-HRD Scholarship Staff** at Tel. Nos. 551-1878 or 891-6161 locals 4952/4863.

PLDT seen posting P20.6-B profit in '04

By Abigail M. Nolasco

MANILA (PNA) — PLDT Inc. is seen to post a net income of P20.6-billion in 2004, according to analyst estimates.

From its earlier P16.5 billion in 2003, PLDT's net income is expected to rise to P20.6 billion in 2004, according to analyst estimates.

The introduction of new distribution channels has been providing a big boost to the company's sales, analysts say.

PLDT's net income is expected to rise to P20.6 billion in 2004, according to analyst estimates.

PLDT's net income is expected to rise to P20.6 billion in 2004, according to analyst estimates.

Table with 5 columns: Ticker, Price, Change, Volume, and Bid. Includes various stock listings such as PLDT, Aboitiz, and others.

DISCLOSURES

VEEDS: Ayres resigned as independent director of ABS-CBN Broadcast Corp.

A. SORIANO: Bay's 100,000 shares were bought by its wholly owned subsidiary, Ansox Consolidated Corp.

THE GSIS: GSIS used Exchange Corporation's account to buy a new property in a public sale to settle an amount of P1.5 billion.

LIBERTY: Liberty, a subsidiary of the Philippine Airlines Corp. (PAL), is planning to acquire a 10% stake in the airline.

ASA & GUY: ASA & GUY will be acquiring a 10% stake in the 10th South House of Lower One, Ayala Triangle, Makati City. Expected by March 2, 2004.

Table with 5 columns: January 15, 2004, Net, Earnings, Earnings, and Profit. Includes various financial data for different companies.

Bancommerz to raise P2B in tier-2 capital

By David L. Santos

MANILA (PNA) — Bancommerz plans to raise P2 billion through subordinated debt or tier-2 capital this year and show further gains in revenues through its retail public offering by next year.

Bancommerz president Rodolfo de Mesa said in a press briefing yesterday that the bank would like to raise its capital to P2 billion in order to keep up its competitiveness.

"We don't intend to use the tier-2 capital to expand our business because our infrastructure is already there," de Mesa said.

Instead, de Mesa said the widening of the bank's capital base would allow the repositioning of its lending portfolio, which was around P22 billion. The target is to increase this portfolio to P25 billion this year.

De Mesa said the bank did not have any problem with capital adequacy as its tier-2 ratio stood at 71 percent as against the 50 percent minimum requirement.

"Consumer credit growth boosted our share market expansion rates and its overall balance sheet strength continues to be our principal goal," he said.

The country's P2B target bank is expected to reach up P1.2 billion in net income before provisions this year, better than the P726 million net profit a year ago.

Honking for higher prices

Economy

THE COST of acquiring a new car is going up again.

Models are set to increase in price "very soon," apparently over the weekend, because of the double whammy of escalating steel and engineering costs.

According to the *gapepinto*, Honda Philippines is looking at a P200,000 increase for its subcompact City, another P100,000 for its Civic, and another P100,000 for its CR-V, all scheduled to be launched in the second half of the year.

Honda's subcompact dealers will have the same price, the option to buy in the old price until a customer's payment is in full, and the option to buy in the new price until a customer's payment is in full.

The popular people's car is not the only one to be hit by the cost of the steel. The cost of the steel is also rising, and the Japanese car makers are also raising their prices. The cost of the steel is also rising, and the Japanese car makers are also raising their prices.

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Defensive pricing

THE US automotive giant Ford Motor has been trying to change its manufacturing mix and lower its prices to help it improve sales.

The Ford Motor has also reduced, as part of the company's global strategy, the cost of its cars. The cost of the steel is also rising, and the Japanese car makers are also raising their prices.

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Short takes

• THE BOARD of Directors of the Philippine National Bank (PNB) has approved a 20 percent increase in the bank's capital, from P100 billion to P120 billion.

• THE US GOVERNMENT has announced that it will provide \$1 billion in aid to the Philippines to help it fight terrorism.

• THE PHILIPPINE GOVERNMENT has announced that it will provide \$1 billion in aid to the Philippines to help it fight terrorism.

Singapore firm eyes small power plant in Cebu

By Robert W. Dunning

SINGAPORE-BASED Gas to Build the G20 (G20) is planning to build a small power plant in Cebu. The plant is expected to be completed in 2005 and will have a capacity of 100 MW.

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COCKTAILS



Victor C. Aguilar

When the president of the Philippines is also the president of the United States, the president of the United States is also the president of the Philippines.

Heard through the grapevine

A US federal court in Seattle has dismissed the lawsuit against the Philippine government filed by the Philippine government.

The lawsuit was filed by the Philippine government against the Philippine government. The lawsuit was filed by the Philippine government against the Philippine government.

The lawsuit was filed by the Philippine government against the Philippine government. The lawsuit was filed by the Philippine government against the Philippine government.

Page 31

When the president of the Philippines is also the president of the United States, the president of the United States is also the president of the Philippines.

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The lawsuit was filed by the Philippine government against the Philippine government. The lawsuit was filed by the Philippine government against the Philippine government.

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automotive gate system

Industry group seeks review of importers' accreditation scheme

By Michael V. Rocco

THE FEDERATION of Philippine Industries has called on the Bureau of Customs to investigate the process of accrediting importers in view of the perceived rise in cases of smuggling contained by its importers.

Its president, Juan Alvarez, cited the recent case of the 19 container train of chicken that were released without by the BOC even without clearance of necessary sanitary clearance at airports for the release of these products, he explained.

"There is definitely a very glaring susceptibility involved in the accreditation of importers. It has been found that the actions of the customs are a serious one because a sealed case to be a small item only," he said in a statement.

Alvarez said the FPI was also proposing an investigation to the Bureau of Customs to investigate to expedite the resolution of the issues.

Alvarez, who is also chair of the 100 anti-smuggling committee, said BOC personnel responsible for the release of the chicken shipment should be investigated and legally charged.

High court ruling . . .

Importers' rights

The Philippine Chamber of Mines Industry and the IC ruling would generally benefit the industry which would see their interests aligned with private law had been proposed for the last night's vote.

However, Chamber of Mines president Benjamin Pineda has disavowed reported support for the permission to the IC to choose on the percentage of winning that importers are allowed to sue the law.

The IC has upheld since the importers could sue even more than 40 percent of imports, whether it is a mineral exploration or processing venture. In said case, the court should be 40 percent of the value of the mineral.

"This should be amended for the IC to have complete 100 percent from different industries and com-

The FPI called said the group would directly ask Customs Com. treasurer Antonio Remon to investigate and review the process of accreditation.

He said the FPI would also calling on the Customs Bureau to act as the agent between the FPI and the Department of Finance that deals with the new proposed cooperation to help with the process of accreditation.

In November last year, former Secretary General Felix E. Macapagal said the BOC is providing 100 with a lot of aid and importers said to apply these in accreditation procedures.

The purpose of the action was for FPI to state in their meeting, business interests, Alvarez said.

However, to date, BOC has not approved FPI with this. The BOC, however, FPI with this has in early in November 2003, this year, similar importers would have been given in January," he said.

FPI, which signed a memorandum of agreement with another business group, the Investment Agency Unit and Corporation, the National Power Corp and the Anti-Smuggling Committee and its respective interest in how to help with the smuggling problem.

He said that they saw that the IC decision will have repercussions to other existing service contracts, not just for winning law but for the pleasure progress and revenue projects," he said.

He pointed out that even the mining companies would sue the government for the loss of the mineral rights. He said that the government would be directly questioned because of the IC ruling on the mining law.

The Department of Economic and Financial Resources Affairs and Commerce, Bureau said it would appeal the high court decision.

The IC decision is indeed positive to the new importers, but the court has been so real time to reflect on its implications for foreign investments on mineral exploration in general," Alvarez said. Alvarez said that the IC decision would have been a

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With the help of our technology, we can provide you with the latest information on interest rates and Equitable PCI Bank. Even the different services, features, products and services of Equitable PCI Bank.


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BUSINESS

Creditors OK terms of NSC sale to GIHL

By Dean C. Durison

THE MAJOR creditor banks of the closed Smart Corp., led by Philippine National Bank, have approved the reorganization plan of the sale of the cash-strapped mobile firm to Global Infrastructure Holdings Ltd., a unit of India's Mittal group, for P15.25 billion.

The five banks, accounting for 84.2 percent of the total outstanding debt of NSC, yesterday signed the reorganization of agreement with GIHL. These banks were PNB, Citibank, Citicorp, Metropolitan Bank and Trust Co., and Commercial Banking Corp. and Land Bank of the Philippines.

The agreement allows the Indian holding company to start rehabilitation work on the Smart-based asset complex next month. However, GIHL will be allowed to run the facility while the signing of a separate P15.25 billion state purchase agreement, to be done up within the next 90 to 95 days. This means the Smart phone will

be able to resume all state operations between April and May this year.

The company's plan to have NSC back to profitability and growth is for an initial public offering in three to four years.

Lawrence Baret, director of National-based UBS Capital AG, said the P15.25 billion purchase price would be paid in the annual installments and NSC shareholders over an eight-year period. UBS Capital banker Sheryl groups financial advice for the deal.

He also said GIHL had offered a profit participation mechanism with the banks, details of which were still being discussed.

"We're offered in the bank a mechanism by which we will make more than expected and we will contribute the payment of our debt," Baret said in an interview. He added that GIHL might also give the banks the option to own shares in NSC.

"It is however a big service, which we think it will be, they're (creditors) have the chance to make

money when we do a public listing in three or four years," Baret said.

The banks had agreed to accept NSC's assets to GIHL, a four-month ago but decided to renegotiate the terms. Although GIHL had already of intent to pay P14 billion for those assets, it originally wanted a capital payment period which the banks found unacceptable.

On top of the five major creditor banks, 15 other unnamed creditors are expected to sign the agreement to the coming week.

The parties are now expected to negotiate on and start the drafting of the Smart Purchase Agreement. The signing of this deal will pave the way for the payment by GIHL of the P15 billion down payment to the NSC as stated creditors. The balance of P12.25 billion will be paid over the next eight years.

The signing of the MOA has closed the doors on rival bidder LMN group, which is a private affiliate with the Mittal group despite the latter's willingness to support the offer.



NEW ASIAN CHAIR CALLS ON GIHL

Herman Samarville, the 2004 chair of the Asia Pacific Economic Cooperation (APEC) Business Advisory Council (ABAC), makes a courtesy call to President Macapagal-Arroyo during his recent visit to the Philippines. During his visit, Samarville, a Chinese business man with long government officials and business leaders to gather support for Cebu's goals and objectives for APEC and ABAC 2004. He promised that business leaders in the Asia Pacific region would focus their efforts in the year ahead on trade integration and business confidence in the region.

Meralco expects \$24M in deficit in 1st quarter due to refund

By Russell M. Domingo

MERALCO Electric Co. expects to incur a deficit of \$14 million in the first quarter of 2004 due to a refund in the same period. Meralco vice president and treasurer Manuel Mendoza said yesterday the deficit was expected to show as its ongoing obligations for refund to Manila Electric Co. and the Supreme Court, which could stop its provincial rate hike.

The company is the third of the

three planned refund programs, for which it would still owe P4.51 billion.

Last Dec. 23, the Supreme Court issued a temporary restraining order under presidential tax bills of 12 companies per law was lost, which was earlier granted by the Energy Regulatory Commission.

The Supreme Court is determining whether the NSC has the power to grant power utilities the provincial authority for rate hikes.

"The deficit represents payments on

overseas long-term debts that we will have to service in April," Mendoza said.

"There are no debts to refinance the \$24 million, we may have to go for debt restructuring or suspension of the refund transactions," he said.

The project is part of some P1.5-billion in principal and interest payments on long-term debts that Meralco must service in 2004.

Mendoza said the Supreme Court's suspension of the rate hike

disagreement the company's hope of financing loans.

He was referring to a planned \$220-million bond issue, which was one of the several options being considered by the company to meet its financing requirements.

In a related matter, Mendoza reported last week that he had signed an agreement with its debt service creditors on the third extension of some \$400-million loans.

Manila said the lenders agreed to

roll over the amount until March on the same terms and conditions.

This is the third extension for the loans, following the extensions granted in July and in April last year.

In an interview earlier this month, Meralco president Jose Francisco said the utility was negotiating for the loans to be spread out, which meant a extension to long-term payments.

He said the company needed to finish bonds before it could return on the loans.

Time is motion. Time is dynamic.
Time is precious.

— Rafael Alarcon
INNOVATIVE
Creative Executive, Strategist

RADO
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SINTRA (chronos)

100% SWISS MADE
18K WHITE GOLD
WATER RESISTANT
TITANIUM CASE
TITANIUM BRACELET

RADO
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Supermodel style tips

Part 1

FASHION models are known as for styleful individuals who are constantly turned to various time-tested tips.

Kate Moss, for one, is a versatile fashion icon whose vibrant and distinctive way of dressing has made her a fashionista favorite. And even Sofia Vergara, whose quirky and understated sense of style has turned heads and influenced fashion wannabes.

Whether their exposure is a great number of highly ornate and fashion-savvy people, or to just one top-of-the-line designer

APPLES' PICKINGS

Apple's Adrien Sauter



clothes and accessories, contributed to their personal growth and gave them a way to put together outfits, and even a certain confidence over one another's fancies as they met many friends.

But sometimes their exposure is so much so that they have to hide their faces while posing a stamp of personal

stylemodels 11



COVER-UP day and nights by night, for the Pool of the Pacific. Anna Nicole Smith and Jennifer Phelan at the Pool of the Pacific.



BEET Drew Carey goes to the beach. Amy Poehler is in a bikini, and Carey is in a swimsuit, posing with his friend, actor Gary Baseman.



MARCH Walker, Tyra Banks, and Margery Wilson.



WITZ Rizzo, winner of the golf tournament, posing with her coach and director, Rick King.



NEED Poretsky of *Love Inc.* Nikki Poretsky with her husband, Phillip, and a friend.



REALITY Reynolds, wife of Ryan Reynolds, who did a great job organizing the golf tournament, and his wife, Courtney Reynolds, who volunteered to be a friendly and colorful lunch waitress.

Sizzling prelude to hot summer

BEAUTIFUL ladies and gentlemen, night comes tonight, and the world of cinema has a special treat. The world's most beautiful ladies will be in the spotlight, and the world's most beautiful ladies will be in the spotlight.

WITHOUT BATTING AN EYELASH

Memorable Moments

Photo by Rick M. Haggard at Kodak Park



Cartilage of "Sport Unleashed" and leads in Cartilage.

Launch pad

January was definitely the perfect place for the future. In the past, the future was a distant dream.

It was a time when the future was a distant dream. It was a time when the future was a distant dream.

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LUNCH at Kodak Park. Models and actresses posing with friends and family, and for the day. Billie Collins, Richard Gere, Ann Hsu, Jason Yoon, and Christopher Penn.

the jumping (and the diving) when we passed some more. It was a time when the future was a distant dream.

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PARTY time at the Pool of the Pacific. Billie Collins with Pepper LaBonte, Ann Hsu, Jason Yoon, and Christopher Penn.



THE WILSON TEAM Gaby Wilson, Margery Wilson, Ann Hsu, Jason Yoon, and Christopher Penn.



THE WINNING TEAM of the golf tournament. Gaby Wilson, Margery Wilson, Ann Hsu, Jason Yoon, and Christopher Penn.



IN PERFECT FORM Billie Collins, Margery Wilson, Ann Hsu, Jason Yoon, and Christopher Penn.



ANNUAL winners of the 2001 Best Actress Award.



TELEVISION winners of the 2001 Best Actress Award.



TELEVISION winners of the 2001 Best Actress Award.



TELEVISION winners of the 2001 Best Actress Award.



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TELEVISION winners of the 2001 Best Actress Award.



MAINE Agents with their friends and family.



MAINE Agents with their friends and family.



MAINE Agents with their friends and family.



MAINE Agents with their friends and family.



MAINE Agents with their friends and family.



MAINE Agents with their friends and family.



MAINE Agents with their friends and family.

ERRATUM

In the Jan. 17 issue of "Without Battering an Eyelash," the caption for the photograph at left was inadvertently given to the photograph at right. We apologize for the error and appreciate the photos from our readers.



MAINE Agents with their friends and family.



A 14-sq-ft child's room.

Grace and style in small spaces

Text by Rosanna C. Bargar
Photos by Roger Goyes

DESIGNING and furnishing multifunctional spaces such as one that runs, lives, loves, dines, and entertains can be a challenge. How do you fit everything you'll need into a space without creating clutter? (Nope, nope.)

The 115-sq-ft condominium suite of Southridge Ridge, designed by architect William Nichols and interior designer Tim Perpetua, is a good example of how to use a piece of real estate and make it beautiful.

Developed by Post Builders Development (company no. 8455565) a real estate company, the suite is located in one of the prime residential lots in Southridge Ridge, just north of Highway 13 of Monte Carlo Center in Tropic. It is a modern residential development with a shared outdoor, sitting on a 5,500-sq-ft lot.

"These are plans to live with challenges with small spaces should think of walls and ceilings as part of their design. We show people how to use the space in a way that makes sense for their homes," Maguire says.

Southridge Ridge's 120 sq ft unit features a 10-sq-ft living and dining area, 17-sq-ft master bedroom with a queen bed and bath, 1-sq-ft bathroom, 8-sq-ft den study room, 8-sq-ft kitchen, 4-sq-ft master's room with 1-sq-ft closet and bath, 4-sq-ft common area and bath, 1-sq-ft utility area and 7-sq-ft balcony.

To make such tiny units look like 200 sq ft, Maguire emphasizes the importance of color and new wall designs.

"Light colors make a room look big. But you can't have the color. You can paint a wall with a solid hue to give it a different design," Maguire says.

The flat surfaces are important, Maguire adds, especially when decorating small space dwellings. "It's more economical because you can use furniture, accessories and lighting to make it look like a different design."

Multi-use outdoors

At Southridge Ridge, the suite is the only one in the area. Since the suite is all in one place, private spaces are separated from public areas. For instance, the bedrooms and study rooms are located at one end, the kitchen and living room at the other.

In this suite, outdoor use is maximized at all. One wall of outdoor furniture is made of

With proper use of the right materials and colors, you can have a comfy condo home without the clutter



A 20-sq-ft area has been transformed into a living and dining room.



At 20 sq ft, kitchen, a wall of outdoor furniture serves as a table.



A 17-sq-ft master bedroom features a multi-functional dresser, night and writing table in one piece.

wood and looks lovely in the living room.

Southridge Ridge is a multifunctional design, night and writing table in one piece. Dining room furniture is designed with, which includes as part of the living room. Living room has one side table, sofa and even table.

"To make multifunctional, you can open the door, you can the dining room right away. To I created a lot of space with a better table and glass panel, from the table, you won't really see the table," Maguire explains.

Others are useful decorating tools, he says, because they "open" living room and enhance the feeling of more space by making it appear that a room continues beyond the window.

They also add movement by reflecting people, views of the outdoors and "flat" accessories, like curtains hanging in the kitchen.

"The pattern to make small spaces seem more open and airy," he says.

Unifying an area

Creating a comfortable place for the staff of a small life has always been a problem for many homeowners. "We tend to see things that we think they're useful or not, but we don't seem to care with them," says Maguire.

To make staff, he suggests the space under the bed or TV stand. It's more economical and easier, he adds. One has to know the same furniture before buying furniture.

"The most fun is understanding furniture. If a standard sofa has measurements of 50 or 55 C/P, you're going to fit two or three beds in between every measurement or millimeter counts. Then people who are privileged with lots of space will find this approach bright."

In a small space, you need to maintain a single floor finish, use the same carpet color, 10 colors for walls and temporary things looking simple and clean.

"With proper editing, you can have a better home without the whole thing looking like a mess," he says.

Decorative items making use of old tools and furniture by living in buildings. Use an armchair or small table—this might otherwise take up space in a building.

One example, especially for small space dwellings, Maguire adds. Utilize the day as. Have better furniture, but they must be chosen.

"That's especially important in a small space," he says. "Use a few things that will make a statement and keep your stuff with things you love."

E-mail the author at rbargar@post.com.

New plant and flower store opens



GARDEN is one of the newest additions to the newly renovated Commerce Mall at Mahoning Town Center.

THE FLOWER store, one of the leading florists and outdoor gardeners in the country, opens a garden at the newly renovated Commerce Mall at the Mahoning Town Center.

A concept store, garden operations at outdoor plants, potted flowers and garden accessories.

Ging de la Hoya, president of



Ging de la Hoya, president of The Flower Farm Corporation.

The Flower Farm Corporation, and they had up with Galt. Just in, which is the other shop also in the new location.

Owned by the late Roger Woods and the Flower Farm, Galt is a new concept store, which is still some time before and light touch.

Galt is a new concept store, which is still some time before and light touch. Galt is a new concept store, which is still some time before and light touch.

The Flower Farm Corporation was also founded at Mahoning Town Center, Mahoning Town Center, Mahoning Town Center, Mahoning Town Center, Mahoning Town Center.



GARDEN has both herbs of all kinds—cilantro, basil, mint, etc.



THE CONCEPT store in Garden also offers a selection of plants and gardeners' supplies.



Vivien of a thousand looks

DOWN TO EARTH The Philippines' top TV star, Tan, is one of Asia's best-kept secrets. In her case, it also proved to be an ideal place for privacy.

TOUGH ENOUGH The star has good agents or a very strong theme for, she says, is easier to modeling. Cheesecake scenes top and bottom, paired scenes by Ruby Pao.



VIRTUOUS WORLD Tan checks in various parts of Asia, but her regional show is based from Hong Kong after each episode goes through production work in Thailand. TFWP (top right), TFWP (top left) and TFWP (bottom left) are available at the Prince of Japan.



BITING PRETTY The Philippine beauty, she says, is a more confident of life. That's why she's home here where people with solid assets are quite common. For a full-time trip and studio by TFWP and down by U. Image series accessories available at the Prince of Japan.



CAMERA READY She credits her modeling experience as perfecting background for her specialty in front of the camera. Personal history with Asia being in Hong Kong, she says, is the South Asian region and jewelry are available at the Prince of Japan.



Tan by Elin T. Vergara
Photography: Chris Nunez

BUSINESS Indeed this and that due to her striking looks is no longer new to Vivien Tan, part-time model and host of the cable TV show "Star Asia Travel."

She's the first person, however, to dismiss her looks as an accident of fate, something most a Malaysian father and an Indonesian mother. Not that she considers herself unique, especially in a country like the Philippines, where not a few people have mixed ancestry.

"I'd rather be married to the kind of person that I am, do work that I do and what I have to say," she says. Tan, 38, the former stage model of Singapore in the Philippines. "People shouldn't get me being up to a person's eyes or weight."

Since she started modeling 11 years ago, Tan has been routinely described as Thai, Asian, Australian, Chinese, mixed, half-bred and what have you. There are jokes she doesn't pay attention to anymore. "I did all my best to get to the point, but the eventually some to realize and accept that each comment categorizing me as a standard industry person."

"That's why the Philippines is one of the places where I feel comfortable," she says. Apart from being cosmopolitan, almost everyone you meet in the country is familiar with multiracial backgrounds.

Of course, she's only half of the entire picture. Tan, who's still based in Hong Kong and just moved, has more than one to say about and from there. Her mother's ethnic and political. Eduardo Tan, her Filipino husband of seven months, is a lawyer.



CORPORATE CHIC She's confident about her looks and abilities. Her parents, she says, have had her go through a lot of things with glass and crystal. Break by Pap Herten.

that I needed someone to call for her to be in Hong Kong with where I live. I'm coming, it's maybe someone to hang on to for my life, as if I had one."

It doesn't surprise Tan, who's been in the industry for two years, that she's been in other people's careers. She works, so she's a lot of editing and editing. She brought her all over Asia and she's been in the industry for two years.

"The Philippines, with its diversity, is one of Asia's best-kept secrets," she says. "I'd love to do a feature on diversity."

What she has done since then is to be and contribute to it. She's been in the industry for two years, so she's been in the industry for two years.

Passion for traveling

Having lived in various countries, Tan's passion for traveling is not just a hobby. It's a way of life. She's been in the industry for two years, so she's been in the industry for two years.

"I've been in the industry for two years, so I've been in the industry for two years," she says. "I've been in the industry for two years, so I've been in the industry for two years."

Tan also comes to have a look at the world. She's been in the industry for two years, so she's been in the industry for two years. She's been in the industry for two years, so she's been in the industry for two years.

"I've been in the industry for two years, so I've been in the industry for two years," she says. "I've been in the industry for two years, so I've been in the industry for two years."

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Find the author at magazine.com.ph